



Does Medicare pay for health care while traveling?

by Karen **MAYSE**

If traveling is in your future, you may wonder what would happen if you suddenly needed medical assistance while you're away from home. Like many things about Medicare, how much Medicare will pay depends on your particular situation.

If you are traveling within the U.S.

Medicare will help pay for health care you need if you're traveling within the U.S. This includes the 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa. If you forgot to pack your Medicare card or lost it while on your trip, you can log onto your My Medicare account at www.mymedicare.gov and print your new Medicare card.

Medicare Part B covers 80 percent of the cost of emergency ambulance rides and outpatient services at hospitals. If the attending physician accepts Medicare assignment, Medicare Part B will pay for 80 percent of the physician's fees after the \$185 Part B deductible is met.

If you are admitted as an in-patient into a hospital, Medicare Part A will pay hospital costs for up to 60 days and part of the costs beyond 60

days after the \$1,364 Part A deductible is met.

If you have supplement insurance, and depending on the plan you have, this insurance may pay deductibles, the other 20 percent co-insurance and overage fees for physicians or other providers who don't accept assignment.

If you are traveling outside of the U.S.

Medicare generally doesn't cover health care while you're traveling outside the U.S. Also, Medicare drug plans don't cover prescription drugs you buy outside the U.S. However, there are some exceptions. Medicare may pay for in-patient hospital, doctor, ambulance services, or dialysis you get in a foreign country in these rare cases:

- You're in the U.S. when a medical emergency occurs and the foreign hospital is closer than the nearest U.S. hospital that can treat your medical condition.
- You're traveling through Canada without unreasonable delay by the most direct route between Alaska and another state when a medical emergency occurs, and the Canadian hospital is closer than the nearest U.S. hospital that can treat the emergency.

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Gala tickets on sale starting mid-March

This year's 12th annual Senior Gala Dinner-Dance sponsored by Davis County Health Department's Senior Services will be held on Tuesday, April 16, 6-9 p.m. The festive evening includes dinner and dancing

along with the musical talents of Davis High School's Moonlight Orchestra, Moonlight Singers, and Moonlight Dancers. Tickets will be available for purchase in mid-March at your local senior activity center.

Events in March

Central Davis Senior Activity Center
81 East Center Street, Kaysville (801-444-2290)

- M** - Computer tech education 1 p.m. (sign-up required)
- M/W/F** - Bingo 10:15 a.m.
- T/TH** - Tai Chi 9:30 a.m.
- W/F** - Tai Chi for Arthritis and Fall Prevention 10:30 a.m.
- 1** - Trip to the Lion House in SLC 10 a.m. (sign-up required)
- 8** - Mardi Gras party 11 a.m.
- 13** - Chat with director Kristy Cottrell 10 a.m.
- 14** - Food pantry noon
 - Marvelous Makers craft class 12:30 p.m.
- 22** - Birthday lunch 11:30 a.m.

South Davis Senior Activity Center
726 South 100 East, Bountiful (801-451-3660)

- M/W/F** - EnhanceFitness 8 a.m.
- M/W** - Bingo 12:30 p.m.
- W** - Tax preparation (by appointment 801-292-1389)
- 1** - Tai Chi 9:30 a.m.
- 7** - Sing-a-Long 10:30 a.m.
- 13** - Legal consultation (by appointment)
- 14** - Pi Day Celebration
- 15** - Golden Years Jazz Band 10:30 a.m.
- 18** - Lighten Hospice presentation 11:45 a.m.
- 25** - International Waffle Day breakfast 9:30 a.m.
- 26** - Book Club 12:30 p.m.
- 29** - Birthday Lunch 11:30 a.m.

North Davis Senior Activity Center
42 South State Street, Clearfield (801-525-5080)

- M/W/F** - Bingo 12:30 p.m.
 - Texas Hold 'Em Poker noon
- M/TH** - Tax preparation (by appointment)
- T/Th** - Tai Chi for Arthritis & Fall Prevention 10:15 a.m.
- F** - *NEW* Craft & Chat 10:15 a.m.
- 4** - Taking the Drama Out of Aging presentation 11 a.m.
- 5/19** - Shopping at Walmart 12:30 p.m.
- 7** - Attorney (by appointment)
 - Utah Council of the Blind 11 a.m.
- 11** - Book Club 10:15 a.m.
- 13** - Medicare presentation 11:15 a.m.
- 13/27** - Cards for a Cause 10 a.m.
- 14** - Pi Day Lunch 11:30 a.m.
- 20** - Humana presentation 10:45 a.m.
- 21** - Meet with Kristy 10-11:30 a.m.
- 27** - Utah Legal Services (by appointment)

See more at daviscountyutah.gov/seniors

Osteoporosis in aging – protect your bones with exercise, diet

by National Institutes of Health (NIH)
U.S. Department of Health and Human Services

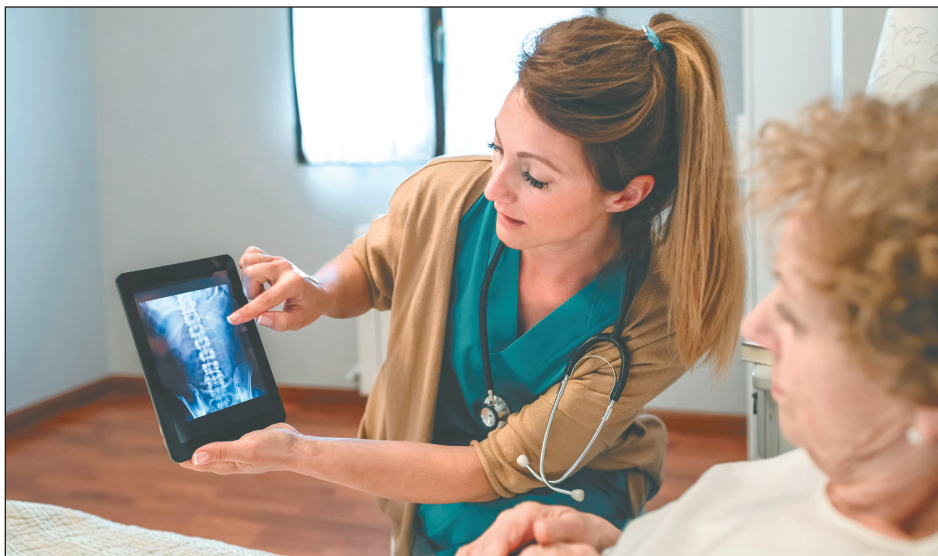
Note: This is the first of a two-part article on osteoporosis. This month's article covers screening and diet.

Bones feel solid, but the inside of a bone is actually filled with holes like a honeycomb. Bone tissues are broken down and rebuilt all the time. While some cells build new bone tissue, others dissolve bone and release the minerals inside.

As we get older, we begin to lose more bone than we build. The tiny holes within bones get bigger, and the solid outer layer becomes thinner. In other words, our bones get less dense. Hard bones turn spongy, and spongy bones turn spongier. If this loss of bone density goes too far, it's called osteoporosis. More than 53 million people nationwide either already have osteoporosis or are at high risk due to weak bones.

It's normal for bones to break in bad accidents. But if your bones are dense enough, they should be able to stand up to most falls. Bones weakened by osteoporosis, though, are more likely to break.

"It's just like any other engineering material," says Dr. Joan McGowan, an NIH expert on osteoporosis. If you fall and slam your weight onto a fragile bone, "it reaches a point where the structures aren't adequate to support the weight



you're putting on them."

Broken bones can lead to serious problems for seniors. The hip is a common site for osteoporosis, and hip fractures can lead to a downward spiral of disability and loss of independence. Osteoporosis is also common in the wrist and the spine.

The hormone estrogen helps to make and rebuild bones. A woman's estrogen levels drop after menopause, and bone loss speeds up. That's why osteoporosis is most common among older women. But men get osteoporosis, too.

"A third of all hip fractures occur in men, yet the problem of osteoporosis in

men is frequently downplayed or ignored," says Dr. Eric Orwoll, a physician-researcher who studies osteoporosis at Oregon Health and Science University. Men tend to do worse than women after a hip fracture, Orwoll says.

Experts suggest that women start getting screened for osteoporosis at age 65. Women younger than age 65 who are at high risk for fractures should also be screened. Men should discuss screening recommendations with their health care providers.

Screening is done with a bone mineral density test at the hip and spine. The

most common test is known as DXA, for dual-energy X-ray absorptiometry. It's painless, like having an X-ray. Your results are often reported as a T-score, which compares your bone density to that of a healthy young woman. A T-score of -2.5 or lower indicates osteoporosis.

There's a lot you can do to lower your risk of osteoporosis. Getting plenty of calcium, vitamin D, and exercise is a good start, Orwoll says.

Calcium is a mineral that helps bones stay strong. It can come from the foods you eat – including milk and milk products, dark green leafy vegetables like kale and collard greens – or from dietary supplements. Women over age 50 need 1,200 mg of calcium a day. Men need 1,000 mg a day from ages 51 to 70 and 1,200 mg a day after that.

Vitamin D helps your body absorb calcium. As you grow older, your body needs more vitamin D, which is made by your skin when you're in the sun. You can also get vitamin D from dietary supplements and from certain foods, such as milk, eggs, fatty fish, and fortified cereals. Talk with your health care provider to make sure you're getting a healthy amount of vitamin D. Problems can arise if you're getting too little or too much.

Next month's osteoporosis article covers exercise, medications, and falls prevention.

Free Dementia Dialogues course starts soon

by Sheryl **KNIGHT**
Davis County Senior Services

Dementia Dialogues is a free course that provides information and other skills to help care givers better care for individuals who have been diagnosed with dementia or other

related diseases.

Topics include the basic facts, communication skills, keeping the environment safe, addressing challenging behaviors, and creative problem-solving. Dementia Dialogues will be held on Tuesdays, April 16, 23, and 30, 6-8:30 p.m.,

at the Pheasant View Assisted Living (1242 E. Pheasant View Dr., Layton).

Seating is limited. Call Davis County Senior Services at 801-525-5127 for more information or to reserve your seat.

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- You live in the U.S. and the foreign hospital is closer to your home than the nearest U.S. hospital that can treat your medical condition, regardless of whether an emergency exists.

- Your supplement (Medigap) policy may offer foreign travel emergency coverage for health care services or supplies that you get outside the U.S. If you have Medigap Plan C, D, E, F, G, H, I, J, M or N your plan:

- Covers foreign travel emergency care if it begins during the first 60 days of your trip, and if Medicare doesn't otherwise cover the care.

- Pays 80 percent of the billed charges for certain medically necessary emergency care outside the U.S. after you meet a \$250 deductible for the year.

- Has foreign travel emergency coverage with a lifetime limit of \$50,000.

Travel insurance policies purchased through an insurance agent or travel agent may offer some coverage. Travel insurance doesn't necessarily include health insurance, so it's important to carefully read the conditions or restrictions.

A cruise is in your future? It can be tricky to file a claim with Medicare for health services when you are onboard a cruise ship. Medicare will only pay for medically necessary shipboard services if the services are provided while the ship is in U.S. waters or within six hours of departure or arrival at a U.S. port. If health services are delivered aboard ship and you are in the U.S., then the doctor will submit the claim to Medicare. If the doctor's office is not in the U.S. at the time of service, then call 1-800-MEDICARE, request Form CMS-1490S. Be sure to ask for instructions on how to submit your claim.

If you have Medicare Advantage insurance you may have different

Caregiver Academy workshops begin

The Caregiver Academy is a free series of classes that assist family and community caregivers in developing the skills needed to manage an in-home care environment. The once a week classes will begin in April and meet for 90 minutes for six weeks. The location, dates, and times will

be finalized soon. Each participant receives a free Managing Care Guide.

The Six Workshops:

- Week 1: Finding Caregiver Resources
- Week 2: Building Caregiver Resilience
- Week 3: Setting Good Care Boundaries
- Week 4: Involving Family and Others

- Week 5: Managing Difficult Behaviors

- Week 6: Understanding Care Options

Call Davis County Senior Services at 801-525-5050, Option 5, to register for an upcoming session in 2019. Registration is required. Space is limited.

coverage for foreign and cruise ship travel. Call your insurance company to learn more about your coverage before you leave home.

Sources: The Centers for Medicare and Medicaid Services at <https://www.medicare.gov> and at www.cms.gov.

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